

Table I.A.2.c.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.0%	11.5%	11.6%	5.4%	2.7%	3.0%	11.0%	3.1%
Industry group								
Agric., fish., forest.	8.0%	9.8%	3.0% *	3.4% *	5.4% *	0.0%	8.3%	4.1% *
Mining	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Construction	14.1%	16.7%	11.0% *	12.3%	7.0% *	2.5% *	15.0%	6.1%
Manufacturing	9.1%	8.8%	14.9%	9.3%	2.3%	8.0%	11.8%	5.3%
Transp., comm., util.	7.0%	11.8%	8.8% *	0.4% *	4.7% *	5.7% *	9.3%	4.9%
Wholesale trade	8.2%	12.7%	14.3%	3.4% *	2.6% *	3.2% *	11.9%	2.9% *
Retail trade	6.0%	10.2%	13.7%	4.3%	2.0% *	2.9% *	10.4%	2.8% *
Fin., ins., real est.	4.8%	9.2%	7.3%	3.7% *	1.2% *	0.3% *	8.3%	1.0% *
Services	9.1%	11.9%	11.0%	5.0%	3.2% *	2.8% *	11.0%	3.4%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	7.7%	12.0%	12.0%	5.3%	2.1%	2.7%	11.2%	2.8%
For profit, unincorporated	9.4%	10.5%	10.3%	5.2% *	2.4% *	1.4% *	10.4%	2.0% *
Nonprofit	8.7%	12.3%	7.6%	6.4% *	3.8% *	8.9% *	10.3%	5.5%
Unknown	7.5%	7.4% *	29.4% *	0.0%	6.9% *	5.3% *	10.1%	5.5% *
Age of firm								
Less than 5 years	10.6%	11.8%	9.1%	5.0% *	9.2% *	0.9% *	11.0%	4.6% *
5-9 years	11.1%	14.0%	7.5%	6.6%	2.0% *	0.2% *	12.1%	1.4% *
10-19 years	10.0%	11.3%	14.2%	5.1%	0.3% *	0.9% *	11.5%	1.7% *
20 or more years	7.5%	9.7%	12.1%	6.0%	2.3% *	1.5% *	10.1%	2.5%
Unknown	4.0%	11.8% *	14.8% *	3.4% *	3.1%	3.6%	8.3% *	3.6%
Multi/single status								
2 or more locations	3.6%	11.2% *	12.1%	4.2%	2.5%	3.0%	8.0%	3.0%
1 location only	10.8%	11.5%	11.6%	6.2%	3.8%	0.0%	11.2%	3.7%
Percent full-time employees								
Less than 25%	6.3%	9.0%	8.4% *	1.5% *	5.7% *	4.2% *	8.1%	3.9% *
25-49%	7.2%	12.9%	17.5%	4.6% *	2.7% *	0.9% *	13.6%	1.2% *
50-74%	7.7%	11.3%	14.4%	6.8% *	0.5% *	1.0% *	11.4%	1.9% *
75% or more	8.2%	11.6%	10.9%	5.4%	2.8%	3.6%	10.9%	3.5%
Union presence								
No union employees	8.2%	11.3%	11.0%	4.6%	2.6%	1.1% *	10.5%	2.3%
Has union employees	12.9%	16.1%	19.3%	13.7%	8.1% *	8.0%	17.0%	8.3%
Unknown	6.0%	12.1%	14.9%	6.9% *	0.4% *	4.0%	12.5%	3.6%
Percent low wage employees								
50% or more low wage	6.2%	10.6%	13.1%	3.4% *	2.8% *	0.9% *	10.0%	1.9% *
Less than 50% low wage	9.3%	11.8%	11.6%	5.6%	3.3%	2.4%	11.2%	3.3%
Unknown	5.0%	9.9%	10.8%	6.9% *	0.6% *	3.6%	9.9%	3.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.62%	0.99%	0.45%	0.46%	0.62%	0.49%	0.35%
Industry group								
Agric., fish., forest.	1.35%	2.12%	2.24% *	1.22% *	5.58% *	0.00%	1.61%	1.60% *
Mining	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Construction	1.83%	2.96%	3.65% *	3.38%	3.59% *	1.69% *	1.94%	1.63%
Manufacturing	0.87%	2.08%	3.07%	1.47%	0.67%	1.62%	1.17%	0.78%
Transp., commu., util.	1.38%	3.39%	2.81% *	0.28% *	2.14% *	2.03% *	2.38%	1.42%
Wholesale trade	1.39%	2.11%	3.77%	2.22% *	1.47% *	2.28% *	1.97%	1.28% *
Retail trade	0.55%	2.11%	2.33%	1.16%	0.84% *	1.04% *	1.01%	0.87% *
Fin., ins., real est.	0.59%	1.69%	2.11%	1.58% *	0.94% *	0.20% *	1.17%	0.48% *
Services	0.74%	1.17%	0.92%	0.86%	1.32% *	1.55% *	0.81%	0.85%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.47%	0.89%	1.17%	0.56%	0.46%	0.74%	0.68%	0.40%
For profit, unincorporated	0.87%	1.20%	2.66%	1.96% *	2.00% *	2.00% *	1.04%	1.17% *
Nonprofit	0.84%	1.95%	2.06%	2.15% *	1.95% *	4.23% *	1.13%	1.24%
Unknown	1.58%	3.07% *	13.06% *	0.00%	4.80% *	2.23% *	2.59%	1.71% *
Age of firm								
Less than 5 years	1.24%	1.56%	2.74%	1.66% *	4.19% *	0.77% *	1.30%	2.09% *
5-9 years	0.73%	1.30%	1.16%	1.87%	1.18% *	0.19% *	0.80%	0.49% *
10-19 years	0.63%	1.24%	2.52%	1.25%	0.17% *	0.92% *	0.79%	0.72% *
20 or more years	0.48%	0.98%	1.76%	0.52%	0.72% *	0.48% *	0.72%	0.47%
Unknown	0.70%	5.89% *	5.76% *	1.50% *	0.86%	0.81%	2.88% *	0.60%
Multi/single status								
2 or more locations	0.43%	3.74% *	2.74%	1.11%	0.49%	0.62%	1.63%	0.39%
1 location only	0.44%	0.60%	1.09%	0.62%	0.82%	0.00%	0.46%	0.49%
Percent full-time employees								
Less than 25%	0.95%	2.17%	3.54% *	0.80% *	6.49% *	1.28% *	1.49%	1.40% *
25-49%	0.84%	2.48%	3.57%	2.53% *	1.30% *	0.65% *	1.47%	0.50% *
50-74%	0.41%	1.23%	3.37%	3.21% *	0.30% *	0.34% *	0.92%	0.66% *
75% or more	0.45%	0.72%	1.09%	0.31%	0.45%	0.83%	0.54%	0.45%
Union presence								
No union employees	0.34%	0.68%	1.03%	0.56%	0.60%	0.34% *	0.48%	0.33%
Has union employees	1.45%	3.59%	5.44%	3.32%	3.45% *	2.19%	2.46%	2.06%
Unknown	0.92%	1.82%	3.37%	2.28% *	0.26% *	1.11%	1.17%	1.00%
Percent low wage employees								
50% or more low wage	0.84%	2.29%	2.35%	1.22% *	1.19% *	0.51% *	1.33%	0.83% *
Less than 50% low wage	0.44%	0.71%	1.23%	0.30%	0.63%	0.64%	0.62%	0.42%
Unknown	0.74%	1.51%	2.26%	2.59% *	0.38% *	0.98%	1.03%	0.85%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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